

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

PAUL ROBERT BELL

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-22497

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 25, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/05/2016 and confirmed on 10/24/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		30,662.32
Less Refunds to Debtor	894.21	
TOTAL AMOUNT OF PLAN FUND		29,768.11

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	1,295.15	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,795.15

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FNB CONSUMER DISCOUNT CO Acct: 0483	476.26	476.26	44.90	521.16
	FIRST NATIONAL BANK OF PA(*) Acct: 8380	0.00	0.00	0.00	0.00
	HUNTINGTON NATIONAL BANK(*) Acct: 2044	0.00	0.00	0.00	0.00
					521.16

Priority					
	ALBERT G REESE JR ESQ Acct:	0.00	0.00	0.00	0.00
	PAUL ROBERT BELL Acct:	0.00	0.00	0.00	0.00
	PAUL ROBERT BELL Acct:	390.00	390.00	0.00	0.00
	PAUL ROBERT BELL Acct:	504.21	504.21	0.00	0.00
	LAW OFFICE OF ALBERT G REESE JR Acct:	0.00	0.00	0.00	0.00
	ALBERT G REESE JR ESQ Acct:	3,500.00	3,500.00	0.00	0.00
	ALBERT G REESE JR ESQ Acct:	0.00	0.00	0.00	0.00
	TOYOTA LEASE TRUST Acct: V747	12,737.40	12,737.40	0.00	12,737.40
					12,737.40

Unsecured					
	PNC BANK Acct: 9916	6,747.56	2,127.98	0.00	2,127.98
	ANYTIME FITNESS Acct: 4384	0.00	0.00	0.00	0.00
	BANK OF AMERICA NA** Acct: 7175	14,820.72	4,674.01	0.00	4,674.01
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00

16-22497

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3422				
	DISCOVER BANK(*)	7,422.54	2,340.85	0.00	2,340.85
	Acct: 2126				
	DOLLAR BANK FSB(*)	0.00	0.00	0.00	0.00
	Acct: 4205				
	CAPITAL ONE NA**	1,523.55	480.48	0.00	480.48
	Acct: 1920				
	BILL ME LATER INC A/S/F SYNCHRONY E	3,238.91	1,021.46	0.00	1,021.46
	Acct: 1432				
	MIDLAND FUNDING LLC	632.48	199.47	0.00	199.47
	Acct: 9130				
	MIDLAND FUNDING LLC	472.79	149.10	0.00	149.10
	Acct: 8275				
	MIDLAND FUNDING LLC	2,286.37	721.05	0.00	721.05
	Acct: 2889				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: XXXXXPRAE				
	KRISTI BELARDI	0.00	0.00	0.00	0.00
	Acct:				
	DYLAN BELL	0.00	0.00	0.00	0.00
	Acct:				
	STACY BELL	0.00	0.00	0.00	0.00
	Acct:				
	JAMES C WARMBRODT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	CAPITAL MANAGEMENT SVCS++	0.00	0.00	0.00	0.00
	Acct: 2126				
	PAYPAL BUYER CREDIT	0.00	0.00	0.00	0.00
	Acct:				
					11,714.40
TOTAL PAID TO CREDITORS					24,972.96
TOTAL					
CLAIMED	12,737.40				
PRIORITY	476.26				
SECURED	37,144.92				

Date: 11/25/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteewdpa.com

Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

PAUL ROBERT BELL

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-22497

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Paul Robert Bell
 Debtor

Case No. 16-22497-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Nov 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 28, 2019.

db
 14255308 +Paul Robert Bell, 123 California Avenue, Oakmont, PA 15139-2105
 14255309 +Aes/Pnc Natl City, Po Box 61047, Harrisburg, PA 17106-1047
 14255310 Anytime Fitness, 5050 Old William Penn Highway, Monroeville, PA 15146
 14255310 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)
 14328802 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 14325120 Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 14255311 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 14255313 Dollar Bk, 3 Gateway Ctr, Pittsburgh, PA 15222
 14255314 +Dylan Bell, 1403 John Street, Monroeville, PA 15146-3846
 14255315 +++F N B CONS DISC CO, 4313 WALNUT ST STE 144, MCKEESPORT PA 15132-6129
 (address filed with court: F N B Cons Disc Co, 4313 Walnut St Ste 29, Mckeessport, PA 15132)
 14273018 +First National Bank of PA, 4140 E. State Street, Hermitage, PA 16148-3401
 14255316 +First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
 14255319 +Kristy Belardi, 6600 Morning View Court, Alexandria, VA 22315-5064
 14335315 +PNC Bank, N.A., BPA as Authorized Agent, 600 Corporate Drive, Suite 502, Ft. Lauderdale FL 33334-3662
 14255322 +Stacy Bell, 1403 John Street, Monroeville, PA 15146-3846
 14255326 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52409-8026)
 14280488 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 14255327 +Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscedi@recoverycorp.com Nov 27 2019 04:01:45
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 cr +E-mail/Text: bncmail@w-legal.com Nov 27 2019 03:58:18 Synchrony Bank,
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
 14334697 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 27 2019 03:57:43
 Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
 14260751 E-mail/Text: mrdiscen@discover.com Nov 27 2019 03:57:22 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 14255312 +E-mail/Text: mrdiscen@discover.com Nov 27 2019 03:57:22 Discover Fin Svcs Llc,
 Po Box 15316, Wilmington, DE 19850-5316
 14255317 +E-mail/Text: bankruptcy@huntington.com Nov 27 2019 03:58:04 Huntington National Ba,
 7 Easton Oval, Columbus, OH 43219-6060
 14256907 +E-mail/Text: bankruptcy@huntington.com Nov 27 2019 03:58:04 Huntington National Bank,
 P O Box 89424, Cleveland OH 44101-6424
 14255318 +E-mail/Text: bncnotices@becket-lee.com Nov 27 2019 03:57:29 Kohls/Capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 14288488 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 27 2019 03:58:05 Midland Funding LLC,
 PO Box 2011, Warren MI 48090-2011
 14255320 +E-mail/PDF: gecsed@recoverycorp.com Nov 27 2019 04:00:07 PayPal Credit, PO Box 5138,
 Timonium, MD 21094-5138
 14255321 +E-mail/Text: recovery@paypal.com Nov 27 2019 03:56:23 PayPal, Inc., Legal Department,
 2211 North First Street, San Jose, CA 95131-2021
 14260295 E-mail/PDF: rmscedi@recoverycorp.com Nov 27 2019 04:01:45
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 14953480 +E-mail/Text: bncmail@w-legal.com Nov 27 2019 03:58:18 SYNCHRONY BANK,
 c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
 14255323 +E-mail/PDF: gecsed@recoverycorp.com Nov 27 2019 04:00:07 Synch/Jcp, Po Box 965007,
 Orlando, FL 32896-5007
 14255324 +E-mail/PDF: gecsed@recoverycorp.com Nov 27 2019 04:01:34 Synch/Lowes, Po Box 965005,
 Orlando, FL 32896-5005
 14255325 E-mail/PDF: gecsed@recoverycorp.com Nov 27 2019 04:01:32 Synchrony Bank/Sam's Club,
 Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Toyota Lease Trust
 cr Toyota Motor Credit Corporation

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: jhel
Form ID: pdf900

Page 2 of 2
Total Noticed: 34

Date Rcvd: Nov 26, 2019

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2019 at the address(es) listed below:

Albert G. Reese, Jr. on behalf of Debtor Paul Robert Bell areese8897@aol.com,
agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5